ESSAYS

THE LEDGER WE NEVER SIGNED

Essays on Currency, Inheritance, and What We Are Made to Owe

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A Note Before You Read

Every essay in this book started with the same discomfort: a debt nobody remembers agreeing to.

A son is treated like currency. A daughter is treated like debt. A woman defends the very system that once held her down, because defending it is the only power she was ever handed. And somewhere quieter than either of those, an ordinary person carries guilt for a life that turned out easier than the life of someone standing right next to them.

None of this is really about villains. That is the part most conversations about family, patriarchy, and guilt skip past, because villains are easier to be angry at than systems.

These three essays trace three separate debts. The debt a family assigns to a body before it is born. The debt one woman hands to another without either of them choosing it. And the debt a person carries simply for standing near someone else's sacrifice and walking away lighter.

Read them in order or out of order. Either way, by the end, I want you asking the same question I keep asking myself.

How much of what you owe did you actually agree to?

CHAPTER ONE

The Currency Problem: Why India Keeps Having Children Until It Gets a Son

There's a sentence you'll hear in millions of Indian homes, said softly, almost lovingly. "We'll try once more. Maybe this time it's a boy."

It sounds like hope. It is actually a transaction. And once you see it as a transaction, half of what looks like tradition starts looking like economics wearing a cultural costume.

I am not writing this to attack the parents who did this. Most of them never chose the system. They inherited it, the same way they inherited their surnames.

What I want to name is the system itself. I call it Natal Currency Theory. In a lot of Indian family economies, a son works like currency, something that holds value and grows it.

A daughter works like debt, something that has to be paid off before she is allowed to leave the household books.

Once you read Indian family life through that lens, none of it looks irrational anymore. It looks like a logical response to a broken

incentive.

The arithmetic nobody says out loud

Biologically, India's sex ratio at birth should sit close to 950 girls for every 1,000 boys, the number you would expect anywhere without interference. India's real number has sat far below that for decades. Some researchers put the ratio at 110 boys for every 100 girls, and that gap does not happen by accident.

Estimates suggest close to a million female foetuses are aborted in India every single year, purely because of their sex.

This is not a byproduct of poverty. Economist Amartya Sen gave this a name in the 1990s: "missing women," the tens of millions of women who should statistically exist and do not, because somewhere along the line, a family decided a daughter was not worth keeping.

I have watched a version of this up close, not in a report but in villages around Ferozepur and Amritsar. I have seen how a man can end a marriage simply because his wife never gave him a son.

Two daughters, a wife who did everything a wife in that setup is expected to do, and it still was not enough, because sons were the only thing on the scoreboard. Nobody in the village called it what it was. They called it his right.

Families that have ten, eleven, or twelve daughters chasing one son are just the visible version of a preference most other families quietly outsource to a scanning machine.

Ask yourself something. If a son is meant to prove a family's strength, why does it take twelve tries to get that proof? A family that needs twelve attempts to feel validated is not strong.

It is desperate. But desperation wrapped in religious language, "God will give us a son eventually," does not feel like desperation. It feels like faith.

Patriarchy rarely shows up as cruelty. It shows up as devotion.

Two children, two futures, one house

Dowry, historically, could run three to eight times a family's yearly income. Which means a daughter is priced before she can even walk. Once a child gets treated as a future cost instead of a future asset, everything downstream follows from that one framing.

Sons get pushed toward school because school pays the family back later. Daughters get pulled out early because money spent on someone who will "belong to another house" feels like money leaking out of the family account.

Girls in India consistently receive less schooling and less medical care than their brothers. But there is a detail in that research that matters more than the rest of it combined.

Mothers with more education are far less likely to prefer sons at all. That one fact says more about the cure than any government scheme could. The preference is not baked into Indian identity. It is baked into the incentives. Change what the household earns, and who earns it, and the tradition changes on its own.

Here is another one worth sitting with. A daughter's labour in the fields, in the kitchen, and around the house is real. It is daily and unpaid and often invisible. So why is it the son's name on the property papers?

Daughters have had equal inheritance rights under Indian law since a 2005 amendment to the Hindu Succession Act. On paper. In practice, most daughters are still pushed to sign their share away "voluntarily," because actually taking it gets read as betrayal, not entitlement. The labour is real, but the inheritance stays theoretical.

Marriage as a second birth, without the guarantee

Most Indian families call it vidaai, the farewell, when a daughter marries. It gets talked about like a natural transition, a plant being repotted somewhere new.

But repotting a plant does not involve handing it to strangers who now get to decide whether it produced enough to be worth keeping.

NCRB data recorded 6,450 dowry deaths in a single year, 2022, a number that has barely moved in five years despite the practice being illegal for over sixty.

Between 2017 and 2022, 35,493 dowry deaths were reported, roughly twenty women a day. Of the cases that actually make it to trial, the conviction rate sits somewhere around eleven to seventeen percent, mostly because of slow investigations, hostile witnesses, and police who treat it as a family matter instead of a crime.

Think about what that gap actually means. A woman can be killed over a debt her own parents never agreed to owe, and the system

meant to punish it fails roughly five times out of six. A society does not need to consciously believe daughters are worthless to treat them that way. It just needs its institutions to move slowly enough, and its shame culture to run deep enough, that nobody is ever forced to look directly at the belief underneath.

The mother-in-law

The person most often enforcing dowry demands, and withholding approval until a grandson shows up, is usually another woman, one who sat through the exact same audition herself. That is not simple hypocrisy.

Psychologists have a term for it: internalised oppression. When someone spends her whole life denied power under a system and eventually gets handed a small piece of power inside that same system, the only power available to her is enforcing the rules that once hurt her.

She is not defending patriarchy out of love for it. She is defending it because it is the one structure that ever gave her any say over anyone.

And that raises its own question. If having a son is what finally earns a daughter-in-law respect, why does that respect disappear the moment she is expected to give up her career to raise him?

The reward for having the right child turns out to be more unpaid work, not more freedom.

The businessman's sigh

Picture a modern, educated man running a successful business. He hears "It's a girl" and feels a flicker of disappointment, not because he thinks she is less capable, but because he cannot picture handing her the company one day. That reaction is not really about her capability at all.

It is about succession working as a stand-in for identity, the mostly unconscious belief that a man's name and work need to outlive him through someone who carries both his bloodline and his surname.

A daughter who marries "loses" the surname in most Indian households, so even a man who sincerely believes in equal treatment can still feel a private grief that contradicts what he says he believes.

That is cognitive dissonance running at a cultural scale. A man can genuinely mean it when he says "I don't discriminate" and still feel a quiet sense of loss at his daughter's birth, because the belief lives in his conscious mind while the conditioning runs somewhere underneath it. Naming that gap is how it starts closing. Ignoring it is how it gets handed straight to the next generation.

What actually fixes this

If Natal Currency Theory holds, if sons function like currency and daughters function like debt inside these family economies, then no slogan was ever going to solve it. You cannot shame a family out of an incentive structure. You have to change what the structure rewards.

Three things do that, and there is research behind each one. Education for girls, because more educated mothers are measurably less likely to prefer sons, and the preference weakens exactly where women get independent earning power. Enforced inheritance rights, so a

daughter's name on the property papers stops being a technicality and starts being a fact. And faster, harder prosecution of dowry crimes, because a conviction rate under twenty percent is not a deterrent. It is a permission slip with a government seal on it.

None of this requires turning every father who once sighed at a daughter's birth into a villain. It requires being honest that love, sitting inside a broken incentive structure, still ends up producing harm. The fix was never more guilt. It was always better structure.

A closing question

If a daughter is raised her whole life to believe she belongs to another family, whose daughter was she ever really allowed to be?

Nobody's, if you are honest about it. She belonged to an arrangement. And an arrangement has never once loved anyone back.

CHAPTER TWO

Consortivulnus: The Word I Made for a Wound That Had No Name

Something strange happens when you actually trace back where certain beliefs about women come from. A lot of them do not come from men.

They come from older women. Mothers. Aunts. Teachers. Women who genuinely loved the girls they were shaping and still managed to pass down every limitation they themselves had lived inside, without ever stopping to question where those limitations came from in the first place.

That is not a small thing. And I think it did not have a word yet. So I made one.

Consortivulnus

Consors, in Latin, means someone who shares the same condition. Vulnus means wound.

Put them together and you get something specific.

The particular kind of hurt that comes from someone who carries the same disadvantages as you, and still uses those disadvantages against you. Not an enemy from outside. Someone from inside the same experience.

The reason this needed its own word is that it does not behave like normal betrayal. With normal betrayal you can be angry cleanly. The person who hurt you made a choice from a position of freedom and chose wrong.

But consortivulnus is more complicated than that, because the person who gave you the wound was also handed it by someone else before you were even born.

Your mother's mother told her. Her mother told her. Nobody in that line got to vote on what was being passed down.

So what do you do with that. Do you forgive it because it was inherited. Do you name it as harm because it was still harm, regardless of intent.

Can someone wound you deeply from inside the same oppression, and still be considered a victim of that oppression at the same time?

Most conversations about patriarchy skip this part entirely. They are more comfortable pointing at obvious external sources than sitting with the fact that systems this old do not survive purely through force.

They survive because enough people inside them do the maintenance without realising that is what they are doing.

The woman who tells a girl to speak less at the dinner table is not enforcing anything she sat down and consciously decided. She is repeating something that was repeated to her.

And somewhere in her mind she probably believes she is protecting the girl. Teaching her how to survive. And maybe, in certain contexts, that was even true once.

But the context changed and the teaching did not, and now it is just limitation with the word "wisdom" in front of it.

The question underneath it

What I want to ask the people who defend traditional modesty culture, specifically the women who enforce it on other women, is this: when you tell a younger woman to be quieter, more agreeable, or less visible, who does that actually serve? Not in theory. In practice. Who benefits from her taking up less space?

And if the honest answer to that question makes you uncomfortable, then maybe sit with the discomfort for a moment instead of reaching for a justification.

Have you experienced consortivulnus? The specific sting of being held back, not by someone against you, but by someone who thought they were for you.

That is the thing about wounds with no name. You cannot really grieve them properly until you know what to call them.

CHAPTER THREE

Proximal Debt: The Guilt You Never Agreed To

Picture two people from the same house. Same parents, same walls, same beginning.

One of them leaves. City, university, a job that pays enough to stop thinking about money. The other stays. Looks after a parent whose health is failing, keeps the house running, watches the same four walls for another decade.

Nobody made the one who left promise anything. Nobody signed a contract. But something gets owed anyway.

I call it Proximal Debt.

The definition

Proximal Debt is the guilt you carry toward someone who sacrificed near you, not because you did anything wrong, but because you were close enough to their sacrifice to benefit from it, and far enough from it to walk away.

It is not survivor's guilt, exactly. Survivor's guilt usually points back at one event. Proximal Debt does not need an event. It just needs proximity, and time, and an outcome that split two people who started in the same place.

You did not cause your sibling to stay home. You did not cause your friend's family to run out of money before yours did. You did not cause the version of you that had to drop out, while the other version, the one sitting right next to you in the same classroom, got to keep going.

You just happened to be standing on the side of the split that got to leave.

What it looks like up close

I have watched this play out in more than one home. A younger sibling gets sent to a better school because the family can only stretch the money one way. An older one quietly absorbs the difference, learns to want less, and never says anything about it out loud, because saying it out loud would make someone in the room feel the debt directly instead of just sensing it.

That is the part that makes Proximal Debt different from ordinary guilt. Ordinary guilt fades when you apologise or fix what you broke. Proximal Debt does not fade, because there is nothing to fix. Nobody did anything wrong. The sibling who stayed did not fail. The sibling who left did not cheat. The debt exists purely because two people who started in the same place ended up somewhere different, and one of them is still standing close enough to see it.

You cannot repay a debt you never signed for.
You can only decide how long you carry it before you name it.

Most people never name it. They just quietly overcompensate for the rest of their lives, sending money home they cannot fully afford, visiting out of obligation instead of want, saying yes to things they would otherwise refuse, all without ever once saying the actual sentence out loud: I feel like I owe you for the life I got and you did not.

Naming it does not cancel it. But it does something else. It turns a debt you are paying blindly into a debt you are choosing to pay, or choosing to finally put down.

The question worth sitting with

If the person who "stayed behind" never once asked you to pay them back, and you keep paying anyway, who exactly are you paying? Them. Or the guilt itself?

Closing Thought

Three essays, three different debts. A currency you did not mint. A wound handed to you by someone who loved you. A guilt you never signed up for.

Put them next to each other and a pattern shows up that is easy to miss reading them one at a time: none of these debts were ever actually contracts. Nobody sat you down and asked if you agreed to the terms. The debt existed before you had a vote.

So here is the biggest question of the three, sitting underneath all of them.

If every debt in this book was handed to you before you were old enough to refuse it, at what point does inherited debt stop being yours to keep paying, and start being something you are allowed to simply put down?

That is not a rhetorical question. Sit with it before you close the book.